

Information to identify the case:

Debtor 1	<u>Joseph W. McQueen</u>	Social Security number or ITIN	xxx-xx-2350
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-24354-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph W. McQueen

11/16/16

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph W. McQueen
 Debtor

Case No. 11-24354-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

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 Total Noticed: 30

Date Rcvd: Nov 16, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2016.

db #+Joseph W. McQueen, 802 Garnet Drive, Burlington, NJ 08016-4715
 511963781 +Bay Area Credit Service LLC., P.O. Box 467600, Atlanta, GA 31146-7600
 511963783 #Debt Recovery Solutions, PO Box 9001, Westbury, NY 11590-9001
 511963784 +Discover Bank, C/O Zwicker & Associates, P.C., 16 South Haddon Avenue,
 Haddonfield, NJ 08033-1887
 512102669 +Frenkel Lambert Weiss, et al, Attorneys for BAC Home Loans, 80 Main St., Susite 460,
 West Orange, NJ 07052-5460
 511963785 Frost-Arnett Company, P.O. Box 198988, Nashville, TN 37219-8988
 511963778 ++JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519
 (address filed with court: ACB American, Inc., P.O. Box 2548, Cincinnati, OH 45201-2548)
 511963787 #+Nudelman, Klemm & Golub, PC, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787
 511963788 +Pepper Hamilton LLP, Suite 400, 301 Carnegie Center, Princeton, NJ 08540-6589
 512128603 +Rosewood Condominium Assoc., Inc., Jaclyn K. Ruocco, Esq., Pepper Hamilton LLP, Suite 400,
 301 Carnegie Center, Princeton, NJ 08540-6586
 511963789 +Rosewood Condominiums, 2 Crosfield Avenue, Suite 414, West Nyack, NY 10994-2212
 511963790 +United Collections Bureau, Inc, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501
 511963791 +Wilmington Trust Company, C/O Lyons, Doughty & Veldhuis, P.C., P.O. Box 1269,
 Mount Laurel, NJ 08054-7269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2016 23:07:13 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 16 2016 23:07:10 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: BANKAMER.COM Nov 16 2016 22:43:00 BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME,
 7105 Corporate Drive, Plano, TX 75024-4100
 512336836 EDI: RESURGENT.COM Nov 16 2016 22:43:00 ATT Mobility LLC, c/o B-Line, LLC, MS 550,
 PO Box 91121, Seattle, WA 98111-9221
 511963779 EDI: AMEREXPR.COM Nov 16 2016 22:43:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 512120834 EDI: BECKLEE.COM Nov 16 2016 22:43:00 American Express Bank FSB, c/o Becket and Lee LLP,
 POB 3001, Malvern PA 19355-0701
 511963780 EDI: BANKAMER.COM Nov 16 2016 22:43:00 BAC Home Loans Servicing, LP, P.O. Box 15222,
 Wilmington, DE 19886-5222
 512097757 +EDI: BANKAMER.COM Nov 16 2016 22:43:00 BAC Home Loans Servicing, LP FKA,
 Countrywide Home Loans Servicing, LP, 7105 Corporate Drive, Plano, TX 75024-4100
 515169089 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 16 2016 23:07:40
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146, Bayview Loan Servicing, LLC,
 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
 515169088 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 16 2016 23:07:40
 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor,
 Coral Gables, Florida 33146-1837
 511963782 E-mail/Text: clientrep@capitalcollects.com Nov 16 2016 23:08:16 Capital Collection Service,
 PO Box 150, West Berlin, NJ 08091-0150
 512027876 +EDI: TSYS2.COM Nov 16 2016 22:43:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 512027874 +EDI: TSYS2.COM Nov 16 2016 22:43:00 Department Stores National Bank/Visa,
 Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053
 512005340 EDI: DISCOVER.COM Nov 16 2016 22:43:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 512640072 +EDI: RESURGENT.COM Nov 16 2016 22:43:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 511963786 +EDI: LTDFINANCIAL.COM Nov 16 2016 22:43:00 LTD Financial Services,
 7322 Southwest Freeway-Suite 1600, Houston, TX 77074-2134
 512249734 E-mail/Text: ebn@vativrecovery.com Nov 16 2016 23:06:51 Palisades Collections LLC,
 Vativ Recovery Solutions, LLC, P.O. Box 40728, Houston, TX 77240-0728

TOTAL: 17

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 30

Date Rcvd: Nov 16, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2016 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Dori L. Scovish on behalf of Creditor BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP doris@efwlaw.com
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited Liability Company jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Kevin C. Fayette on behalf of Debtor Joseph W. McQueen lawoffices@quigleyfayette.com
TOTAL: 6